Amendments to the Specification:

Please replace the paragraph beginning at page 154, line 7, with the following rewritten paragraph:

FIG. 54J shows a bottom view of cover 3404. Cover 3404 comprises cover 3400 plus ring-crush resister 419. Ring-crush resister 419 includes ridges 419A-419B, which are attached to cover 3400 immediately adjacent fold 1544A. The close proximity of ridges 419A-419B to fold 1544A prevents fold 1544A from being sharp and narrow. The well-rounded fold 1544A limits very narrow closure of cover 3403 3404 about rings 1546 when skeleton 1750 is added, which inhibits permanent deformation of rings 1546.

Please replace the paragraph beginning at page 160, line 4, with the following rewritten paragraph:

FIG. 60 shows a perspective view of another preferred embodiment of a ring 2146 of the binder of the present invention positioned upright with its minor dimension or minor diameter oriented vertically. Oblong ring 2146 intersects fulcrum 122. A set of oblong rings 2146, each with an individual fulcrum acting as an axial portion for pivoting, is another type of pivot binding. Fulcrum 122 is also a type of orthogonal base. Resilient curl snap in clasp can be modified to have a eagle claw or horseshoe cross-section. Oblong ring 2146 is has a roughly rectangular shape with a major diameter and a minor diameter comparable to corresponding diameters of ring 1346 of FIG. 49D for the same functional reasons. Ring 2146 incorporates elastic spiral closure 508. Ring 2146 is inexpensively made from flat sheet plastic of uniform thickness. As a typical use example, fulcrum 122 can be rotatably disposed in conduit 856 of

cover 2900 of FIG. 49A or, alternatively, fulcrum 122 can be stapled along a fold of a cover in similar manner to the attachment of skeleton 550 to cover 2300 of FIGS. 23A-23E.

Please replace the paragraph beginning at page 161, line 1, with the following rewritten paragraph:

While my above descriptions contain many specificities, these should not be construed as limitations on the scope of the invention, but rather as an exemplification of several preferred embodiments thereof. Many other variations are possible. For example, reversibly compressible rings can be attached to wide fixed-attachment spines and still facilitate the design of ultra thin covers. Likewise, specific ring-crush resisters disclosed herein can be incorporated in ultra thin covers of binders with fixed-attachment spines. Conventional fixed-attachment spines are a type of orthogonal base for rings. Resilient curl snap-in clasp can be modified to have an eagle-claw or horseshoe cross-section.

Please replace the paragraph beginning at page 161, line 11, with the following rewritten paragraph:

It will <u>be</u> appreciated by persons skilled in the art that herein described is a loose-leaf binder and analogous products and method of use. While the present invention has been described by reference to various preferred embodiments, it will be understood by persons skilled in the art that many modifications and variations may be made in those preferred embodiments without departing from the spirit and scope of the present invention. Accordingly, it is intended that the invention not be limited to the disclosed preferred embodiments and that it have the full scope permitted by the following claims.